

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dawn K. Burrows  
 Debtor

Case No. 14-12195-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: 210UPage 1 of 3  
Total Noticed: 72

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766  
 cr +CSC USDA, RURAL DEVELOPMENT, PO BOX 66879, ST. LOUIS, MO 63166-6879  
 cr +Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088  
 13269471 #Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012  
 13269472 +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788  
 13269475 +Apotheker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
 13269476 +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
 13269479 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
 13269480 Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308, Langhorne, PA 19047-0308  
 13269481 Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153  
 13269517 ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410)  
 13269483 #+CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374  
 13269484 Chase Bank, PO Box 15298, Wilmington, DE 19886-5298  
 13269485 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
 13269486 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 13269490 DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393  
 13269493 EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 13269494 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 13269495 +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
 13269496 Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341  
 13269497 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100  
 13269498 Household Bank, PO Box 15521, Wilmington, DE 19850-5521  
 13269499 +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294  
 13269500 +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
 13284996 +Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825  
 13269501 +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821  
 13269503 +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555  
 13269502 Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400  
 13269504 +National Financial Systems, PO Box 9046, Hicksville, NY 11802  
 13269505 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
 13269506 13269506 PP&L, 827 Hausman Road, Allentown, PA 18104-9392  
 +PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392  
 13269508 Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776  
 13293975 +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284  
 13269512 Santander Consumer USA, ATTN: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284  
 13294341 +Santander Consumer USA Inc., PO Box 961245, Ft. Worth, TX 76161-0244  
 13632164 +Santander Consumer USA Inc., c/o William E. Craig, Esq., Morton & Craig LLC, 110 Marter Ave., Ste. 301, Moorestown, NJ 08057-3125  
 13269513 St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951  
 13269514 +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
 13269515 Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016  
 13269516 +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392  
 13323548 +U.S. Dept. of Agriculture, c/o Thomas I. Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541  
 13269520 US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624  
 13269521 +USDA Rural Housing Service, Central Servicing Center, PO Box 66506, Saint Louis, MO 63166-6506  
 13322237 USDA, RURAL DEVELOPMENT, CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT., PO BOX 66879, ST. LOUIS, MO 63166-6879  
 13301892 +United Auto Credit Corporation, 1071 Camelback, Suite 100, Newport Beach, CA 92660-3046  
 13269518 United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945  
 13269523 +WFNNB - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:08:58 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:41 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13269473 +E-mail/Text: EBNProcessing@afni.com Sep 17 2016 02:08:20 AFNI, PO Box 3097,  
 Bloomington, IL 61702-3097  
 13269474 +E-mail/Text: EBNProcessing@afni.com Sep 17 2016 02:08:20 AFNI, PO Box 3517,  
 Bloomington, IL 61702-3517  
 13269478 E-mail/Text: g20956@att.com Sep 17 2016 02:09:35 AT&T Mobility, PO Box 537104,  
 Atlanta, GA 30353-7104

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Page 2 of 3  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13390103 +E-mail/Text: q20956@att.com Sep 17 2016 02:09:35 AT&T Mobility II LLC,  
% AT&T Services, Inc., Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
Bedminster, NJ 07921-2693  
13284063 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 17 2016 02:03:35  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
13315559 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 17 2016 02:04:15  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
13269477 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 17 2016 02:08:07 Asset Acceptance,  
PO Box 2041, Warren, MI 48090-2041  
13273622 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 17 2016 02:08:07 Asset Acceptance LLC,  
PO Box 2036, Warren MI 48090-2036  
13269482 +E-mail/Text: cms-bk@cms-collect.com Sep 17 2016 02:07:15 Capital Management Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
13269487 +E-mail/Text: equiles@philapark.org Sep 17 2016 02:09:42 City of Philadelphia,  
Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  
13302791 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 17 2016 02:08:31  
Collecto Us Asset Managemnt, Inc., c/o Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-7999  
13269491 E-mail/Text: Bankruptcy.Consumer@dish.com Sep 17 2016 02:08:09 Dish Network, PO Box 4034,  
Woburn, MA 01888-4034  
13269492 E-mail/Text: bankruptcynotices@dcicollect.com Sep 17 2016 02:09:34  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
13283392 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 17 2016 02:08:31 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
13281635 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:04:40 LVNV Funding LLC,  
c/o Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
13335259 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:03:27  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13335260 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:04:07  
LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13269507 E-mail/Text: bankruptcynotices@pch.com Sep 17 2016 02:07:15 Publishers Clearing House,  
PO Box 4002936, Des Moines, IA 50340-2936  
13269511 +E-mail/Text: Supportservices@receivablesperformance.com Sep 17 2016 02:09:41 RPM,  
20816 44th Ave W, Lynnwood, WA 98036-7799  
13269509 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:03:27  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13269519 E-mail/Text: bnc@alltran.com Sep 17 2016 02:06:59 United Recovery Systems, LP,  
PO Box 722929, Houston, TX 77272-2929

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13269526\* +AFNI, PO Box 3097, Bloomington, IL 61702-3097  
13269527\* +AFNI, PO Box 3517, Bloomington, IL 61702-3517  
13269531\* AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104  
13269524\* Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012  
13269525\* +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788  
13269528\* +Apotheker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
13269529\* +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
13269530\* Asset Acceptance, PO Box 2041, Warren, MI 48090-2041  
13269532\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
13269533\* Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308,  
Langhorne, PA 19047-0308  
13269534\* Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153  
13269570\* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
(address filed with court: TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410)  
13269536\* +CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374  
13269535\* +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
13269537\* Chase Bank, PO Box 15298, Wilmington, DE 19886-5298  
13269539\* Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
13269538\* Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
13269540\* +City of Philadelphia, Parking Violations Branch, PO Box 41818,  
Philadelphia, PA 19101-1818  
13269541\* +Convergent Outsourcing, Inc., 10750 Hammerly Blvd., # 200, Houston, TX 77043-2317  
13269489\* +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766  
13269542\* +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766  
13269543\* DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393  
13269544\* Dish Network, PO Box 4034, Woburn, MA 01888-4034  
13269545\* Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
13269546\* EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13269547\* Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
13269548\* +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
13269549\* Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341  
13269550\* Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100

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Page 3 of 3  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13269551\* Household Bank, PO Box 15521, Wilmington, DE 19850-5521  
13269552\* +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294  
13269553\* +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
13269554\* +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821  
13269556\* +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555  
13269555\* Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400  
13269557\* +National Financial Systems, PO Box 9046, Hicksville, NY 11802  
13269558\* +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
13269559\* PP&L, 827 Hausman Road, Allentown, PA 18104-9392  
13269560\* Publishers Clearing House, PO Box 4002936, Des Moines, IA 50340-2936  
13269561\* Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776  
13269563\* RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416  
13269564\* +RPM, 20816 44th Ave W, Lynnwood, WA 98036-7799  
13269562\* Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13269565\* Santander Consumer USA, ATTN: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284  
13269566\* St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951  
13269567\* +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
13269568\* Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016  
13269569\* +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392  
13269573\* US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624  
13269574\* +USDA Rural Housing Service, Central Servicing Center, PO Box 66506, Saint Louis, MO 63166-6506  
13269571\* United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945  
13269572\* United Recovery Systems, LP, PO Box 722929, Houston, TX 77272-2929  
13269575\* +Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078  
13269576\* +WFNNB - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
13269488 ###Convergent Outsourcing, Inc., 10750 Hammerly Blvd., # 200, Houston, TX 77043-2317  
13269510 ##RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416  
13269522 ##Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTALS: 0, \* 54, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 16, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor United States Department of Agriculture  
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
DIANA M. DIXON on behalf of Debtor Dawn K. Burrows dianamdixonesq@gmail.com  
THOMAS I. PULEO on behalf of Creditor United States Department of Agriculture  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Dawn K. Burrows

Case No: 14-12195-jkf

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 9/16/16

Timothy B. McGrath  
Clerk of Court